Case 08-05138	Doc 1	Filed 03/04/08	Entered 03/04/08 17:04:12	Desc Mair
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# United States Bankruptcy Court 1 of 38 Northern District of Illinois Eastern Division

<b>Voluntary F</b>	Petition
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Name of Debtor (if individual, enter Last, F Doboszewski,	nn	Name of Joint Debtor (Spouse) (Last, First, Middle)					
All Other Names used by the Debtor in the and trade names):	last 8 years; (include marr	ied, maiden	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):				
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all) * Subject to Fed R ***-**-0769		•			r I.D. (ITIN) No./Complete EIN .P.9037. See note below.		
Street Address of Debtor (No. & Street, Cit		Street	Address of Joir	nt Debtor (No.	& Street, City	, and State):	
8503 West Catherine A							
Chicago IL							
County of Residence or of the Principal Pla	ice of Business:		County	y of Residence	or of the Princ	cipal Place of I	Business:
CO	OK						
Mailing Address of Debtor (if different from	Mailing	g Address of Jo	int Debtor (if o	different from s	street address):		
Location of Principal Assets of Business De	ebtor (if different from stree	et address abo	ve):				
Type of Debtor (Form of Organization) (Check one box)	Nature of Busi (Check one bo			·	otcy Code Un	der Which th	e Petition is Filed (Check one box)
■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form	Heath Care Business			hapter 7 hapter 9		•	15 Petition for Recognition
☐ Corporation (includes LLC & LLP)	Single Asset Real Est defined in 11 U.S.C			hapter 11		of a Fore	eign Main Proceeding
☐ Partnership	☐ Railroad ☐ Stockbroker			hapter 12			15 Petition for Recognition eign Nonmain Proceeding
Other (If debtor is not one of the)	☐ Commodity Broker			hapter 13	Notice		
above entities, check this box	Clearing Bank		Nature of Debts (Check one Box)				
and state type of entity below.)	Other  Tax-Exempt E	ntity		ebts are primari ebts, defined in	•	☐ Deb deb	ots are primarily business ts.
	(Check box, if appli	icable.)	§ ´	101(8) as "incu	rred by an		
	Debtor is a tax-exem organization under T	•		dividual primaril ersonal, family,	•		
	United States Code ( Revenue Code).	(the Internal	pu	ırpose."			
Filing Fee (Cr	eck <b>one</b> box)		Chapter 11 Debtors Check one box				
■ Filing Fee attached			☐ Debtor is a small business debtor as defined in 11 U.S.C. Sec 101(51D)				
☐ Filing Fee to be paid in installments (ap	plicable in individuals only	). Must attach	Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)				
signed application for the court's considunable to pay fee except in installments	eration certifying that the c	debtor is	Check if:  ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.				
☐ Filing Fee wavier requested (applicable				k all applicable	boxes:		
attach signed application for the court's	consideration. See Official	l Form 3B.	A plan is being filed with this petition.				
				Acceptances of	the plan were	solicited prep	etition from one of more classes
Statistical/Administrative Information  Debtor estimates that funds will be ava	lable for distribution to uns	secured credti	ors.				This space is for court use only
Debtor estimates that, after any exemp funds available for distribution to unsection	t property is excluded and			es paid, there w	ill be no		
Estimated Number of Creditors	o o i						
	200- 1,000- 5	5,001- 10	,001 ,000	25,001 50,000	50,001 100,000	Over 100,000	
Estimated Assets	·	□ □				□	
\$0 to \$50,001to \$100,001 to \$50,000 \$100,000	\$500,001 \$1,000,001 \$	\$10,000,001 \$5	0,000,001 \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion	
Estimated Liabilities			lion	million	to q i billion	Ç i Dimoli	
\$0 to \$50,001to \$100,001 to		\$10,000,001 \$5	0,000,001	<b>\$</b> 100,000,001	<b>5</b> 500,000,001	☐ More than	
\$50,000 \$100,000 \$500,000	to \$1 to \$10 t	to \$50 to	\$100 lion	to \$500 million	to \$1billion	\$1 billion	

<sup>\*</sup> Fed.R. Bankr. P. 9037 requires redaction of an individual debtor's taxpayer-identification number (ITIN) -- include last 4 digits only

	<u>)3/04/08                                  </u>	Entered 03/04/0	<u>)8 17:04:12    D</u>	<u>esc Main</u>	l
Voluntary Petition DOCU This page must be completed and filed in every case)	ument	Naage⊖o2 Defb36dr(s) Dob	oszewski, Che	ster John	
All Prior Bankruptcy Case Filed W	Vithin Last 8 Ye	ears (if more than two, attac	ch additional sheet)		
Location Where Filed:		Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, I	Partner, or Affi	ilate of this Debtor (if more	than one, attach additio	nal sheet)	
Name of Debtor:		Case Number:	Date Filed:	•	
District:		Relationship:	Judge:		
Exhibit A  To be completed if debtor is required to file periodic reportance forms 10K and 10Q with the Securities and Exchange Compursuant to Section 13 or 15 (d) of the Securities Exchange 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	ommission age Act of	I, the attorney for the p that I have informed th chapter 7, 11, 12 or explained the relief ava that I have delivered to	e petitioner that (he o 13 of title 11, United illable under each suc the debtor the notice re	e foregoing peor she) may p I States Code th chapter. I equired by 11 l	tition, declare roceed under e, and have further certify
Exhibit A is attached and made a part of this petition.			ank C. Herna	andez	
		Frank C. Hern	andez	Dated:	03/03/2008
Does the debtor own or have possession of any property that po	Exhibit Exhibit the petition is filed and made a part of	bit D d, each spouse must complet of this petition.			safety?
		g the Debtor - Venu	ie		
Debtor has been domiciled or has had a resing the date of		pal place of business, or			
There is a bankruptcy case concerning debt	tor's affiliate, ເ	general partner, or partne	rship pending in this Di	istrict.	
Debtor is a debtor in a foreign proceeding ar States in this District, or has no principal pla or proceeding [in a federal or state court] in relief sought in this District.	ace of busines	s or assets in the United	States but is a defenda	ant in an action	ı
Certification by a Debtor Wh	ho Resides	s as a Tenant of Re	sidential Property	у	
Landlord has a judgment against the debtor			(If box checked, comple	ete the	
following.)  (Name of landlord that ob			_		
(Address of Landlord)			_		
Debtor claims that under applicable nonbank	kruntov law th	nere are circumstances u	nder which the debtory	would be	
permitted to cure the entire monetary default					
Debtor has included in this petition the depo	osit with the co	ourt of any rent that would	l become due during th	ne 30-day	
period after the filing of the petition.  Debtor certifies that he/she has served the L	Landlord with	this certification. (11 U.S.	C. § 362(1))		

Voluntary Petition Document

Natageo B Joint Debtor(s)

Doboszewski, Chester John

This page must be completed and filed in every case)

## **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# /s/ Chester John Doboszewski Chester John Doboszewski

Dated: 02/19/2008

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

# << Sign & Date on Those Lines

# Signature of Attorney /s/ Frank C. Hernandez

Signature of Attorney for Debtor(s)

#### Frank C. Hernandez

Printed Name of Attorney & Bar Number Bar No: 10621034
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 03/03/2008

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)

#### Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



#### Page 4 of 38 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski Debtor

Bankruptcy Docket #:

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH** CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the

Date	ed: 02/19/2008 /s/ Chester John Doboszewski Chester John Doboszewski	Sign & Date Here
l cer	tify under penalty of perjury that the information provided above is true and correct.	
	<ol><li>The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 does not apply in this district.</li></ol>	1 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonab participate in a credit counseling briefing in person, by telephone, or through the Internet.);	le effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as of realizing and making rational decisions with respect to financial responsibilities.);	to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	accompanied
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You not credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reason bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.	agency that the 30-day the 30-day
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit cours of I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize existence.]	nseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agence United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to not a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan determined the agency no later than 15 days after your bankruptcy case is filed.	ed me in ne. You must file
	United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assiste performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attacertificate and a copy of any debt repayment plan developed through the agency.	d me in ach a copy of the

#### Page 5 of 38 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski Debtor

Bankruptcy Docket #:

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 02/19/2008	Sign & Date Here
l cer	tify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement does not apply in this district.	of 11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. $\S$ 109(h)(4) as physically impaired to the extent of being unable, after reason participate in a credit counseling briefing in person, by telephone, or through the Internet.);	nable effort, to
	Incapacity. (Defined in 11 U.S.C. $\S$ 109(h)(4) as impaired by reason of mental illness or mental deficiency so of realizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must by a motion for determination by the court.]	be accompanied
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed we period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your rebankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.	the agency that n of the 30-day vithin the 30-day
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the set days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize here.]	counseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ag United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, but I do not have a certificate from the agency describing the services provided a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plant the agency no later than 15 days after your bankruptcy case is filed.	sisted me in to me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ag United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. certificate and a copy of any debt repayment plan developed through the agency.	sisted me in

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Bankruptcy Docket #:

Attorney for Debtor: Frank C. Hernandez

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$1,800

\$1,600

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 03/03/2008 /s/ Frank C. Hernandez

Attorney Name: Frank C. Hernandez
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 10621034

#### Page 7 of 38 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Property Deduct	Value of Interest in y, Without ting Any I Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - MidAmerica Bank		\$	200
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Computer equipment	Н	\$	500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	50
06. Wearing Apparel		Necessary wearing apparel.		\$	100
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		n	one
10. Annuities. Itemize and name each issuer.	X		DC	2 (40/05)	D 4 - 5 0

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	A A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		\$ 13,000
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2007 Federal & State Income Tax Refunds  Debtor was pedestrian who was struck by hit-and-run driver.		\$ 690 \$ 0
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			2 (40/05) Pore 2 of 2

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

SCH	IEC	SCHEDULE B - PERSONAL PROPERTY						
Type of Property	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		Total (Report also on Summary of Schedules)		\$14,590				

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# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Chester John Doboszewski, Debtor

SCHEDULE C - PROPERT	TY CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	r:	Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption		
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  checking account with - MidAmerica Bank	735 ILCS 5/12-1001(b)	\$ 200	\$ 200		
04. Household goods and furnishings, including audio, video, and computer equipment.  Computer equipment	735 ILCS 5/12-1001(b)	\$ 500	\$ 500		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50		
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100		
07. Furs and jewelry.  Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50		
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 13,000	\$ 13,000		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  Anticipated 2007 Federal & State Income Tax Refunds	735 ILCS 5/12-1001(b)	\$ 690	\$ 690		
Debtor was pedestrian who was struck by hit-and-run driver.	735 ILCS 5/12-1001(h)(4)	\$ 15,000	\$ 0		
PEG Record # 319217	 	Form B6C (10/	│ 05) Page 1 of 1		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2003 1 Dell Preferred Н 1,800 \$ 1,800 Nature of Lien: Purchase Money Sec Int - PMSI **Bankruptcy Department** Market Value: \$ 500 PO Box 6403 Intention: Reaff @ Fair Market Value Carol Stream IL 60197 \*Description: Computer equipment Acct No.: 6879450119012198721

Total

\$ 1,800

\$ 1,800

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 13 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of t filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity o appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts en to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer c who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

	·
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cess of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, t were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjust

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Attorney for Debtor: Frank C. Hernandez

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

С	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	Applied Card Bank Bankruptcy Department PO Box 11170 Wilmington DE 19850 Acct #: 4227097485342211		Н	Dates: 1997 Reason: Credit Card or Credit Use				\$ 1,300
2	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 4266841129437925		Н	Dates: 2004 Reason: Credit Card or Credit Use				\$ 1,000
3	Cortrust Bank Bankruptcy Department PO Box 2060 Omaha NE 68103 Acct #: 415433001296		Н	Dates: 1998 Reason: Credit Card or Credit Use				\$ 1,400

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Attorney for Debtor: Frank C. Hernandez

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
4	Credit One Bank Bankruptcy Department PO Box 60500 City Of Industry CA 91716 Acct #: 4071930159021553		Н	Dates: 1998 Reason: Credit Card or Credit Use				\$	700
5	Direct Merchants Bank Bankruptcy Department PO Box 21550 Tulsa OK 74121 Acct #: 6011380000437285		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$	4,600
6	First Premier Bank Bankruptcy Department PO Box 5519 Sioux Falls SD 57117 Acct #: 5178007395786346		н	Dates: 1998 Reason: Credit Card or Credit Use				\$	1,400
7	First Premier Bank Bankruptcy Department PO Box 5519 Sioux Falls SD 57117 Acct #: 517800751801		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$	600
8	Merrick Bank Bankruptcy Department PO Box 5721 Hicksville NY 11802 Acct #: 4120613012905417		Н	Dates: 2001 Reason: Credit Card or Credit Use				\$	3,900
9	Orchard Bank/Household Bank Bankruptcy Department PO Box 17051 Baltimore MD 21297-1051 Acct #: 5120255014016764			Dates: 2006 Reason: Credit Card or Credit Use				\$	400
10	Resurrection Nursing & Rehab Attn: Bankruptcy Dept. 1001 North Greenwood Ave Park Ridge IL 60068			Dates: 2007 Reason: Medical/Dental Services				\$	6,000
	Acct #: XXXXX0769	 	 				- (10/	00)	Page 2 of

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Attorney for Debtor: Frank C. Hernandez

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

0011220221 01122110111						<u> </u>	<u> </u>
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11 Tribute Master Card Attn: Bankruptcy Dept. PO Box 136 Newark NJ 07101 Acct #: 5259830015172783		Н	Dates: 2007 Reason: Credit Card or Credit Use				\$ 400
12 Washington Mutual Bankruptcy Department PO Box 660487 Dallas TX 75266		Н	Dates: 2003 Reason: Credit Card or Credit Use				\$ 3,800
Acct #: 4185861955480565							

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules) \$ 25,500.00



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

# Document Page 18 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



# UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Frank C. Hernandez

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEB	TOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Single	none, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Temporarily Disabled	
Name of Employer:		
Years Employed		
Employer Address:		
City, State, Zip	,	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		·
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) AFLAC disability ins & &	\$ 970.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 970.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 970	.00
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Debtor has been disabled since 12/04/2007, after he was struck by a hit-and-run driver.** 

# UNITED STATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Bankruptcy Docket #:

SCHEDULE J - CU	RRENT EXPENSES	OF INDIVIDUAL	DEBTOR(S)

SCHEDULE 3 - CURRENT	EXPENSES OF INDIVIDUAL DEBIGI	<b>(3)</b>
Complete this schedule by estimating the average mor payments made bi-weekly, quarterly, semi-annually, or annually, or an	nthly expenses of the debtor and the debtor's family at time case filed ually to show monthly rate.	. Prorate any
Check box if joint petition is filed & debtor's spouse mainta	ins a separate household. Complete a separate schedule of expenditures	s labeled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home)	\$ 974.00
a. Real Estate taxes included? [x] Yes []	No b. Property insurance included? [x] Yes [] No	
2. Utilities: a. Electricity and Heating Fuel		\$ -
b. Water, Sewer, Garbage		\$ -
c. Cellphone, Internet		\$ -
d. Other Home Phone and Cab	le Television	\$ 79.00
3. Home Maintenance (repairs and upkeep)		\$ -
4. Food		\$ 300.00
5. Clothing		\$ -
6. Laundry and Dry Cleaning		\$ 12.00
7. Medical and Dental Expenses		\$ 15.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Trai	n \$ 80.00
9. Recreation, Clubs and Entertainment, Newsp	apers, Magazines, etc.	\$ 20.00
10. Charitable Contributions		\$ -
11. Insurance (not deducted from wages or included the second of the sec	ded in home mortgage payments)	\$ -
<ul><li>a. Homeowner's or Renter's</li><li>b. Life</li></ul>		\$ 25.00
c. Health		<b>\$</b> -
d. Auto		\$ -
e. Other		\$-
12. Taxes (not deducted from wages or included	in home mortgage navments)	Ψ-
(Specify) Federal or State Tax Repaymer		\$ -
` ' ' '	d 13 cases, do not list payments to be included in plan)	
a. Auto		<b>\$</b> -
b. Reaffirmation Payments		\$ -
c. Other	\$-	\$-
14. Alimony, maintenance and support paid to oth		<b>\$-</b>
15. Payments for support of additional dependen		<b>\$-</b>
16. Regular expenses from operation of business	·	\$ -
17. Other: Haircuts, Hygiene,  Eyecare, Meds  Postage/Bankir		
\$25.00 \$18.00	\$0.00 \$- \$-	\$43.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relations)	1-17. Report also on Summary of Schedules and if applicable, on ed Data.	\$ 1,548.00
19. Describe any increase/decrease in expenditu <i>None</i>	res anticipated to occur within the year following the fili	ng this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule	ş I <u>\$ 970.00</u>
	b. Average monthly expenses from Line 18 above	\$ 1,548.00
	c. Monthly net income (a. minus b.)	\$(578.00)
	d. Total amount to be paid into plan monthly	\$ -

# Document Page 21 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2008: \$975.00 2007: \$26,820 2006: \$19,875	Employment	
Spouse		
AMOUNT	SOURCE	

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In re

Chester John Doboszewski, Debtor

	STATEMENT OF FINAN	CIAL AFFAIRS
Spouse		
AMOUNT	SOURCE	
2008: \$970.00 2007: \$0 2006: \$0	AFLAC disability insurance payment in January 2008.	
02. INCOME OTHER THAN	FROM EMPLOYMENT OR OPERATION OF BI	JSINESS:
the two years immediately proposed separately. (Married	receding the commencement of this case. Give I	ent, trade, profession, operation of the debtor's business particulars. If a joint petition is filed, state income for each est state income for each spouse whether or not a joint pe
AMOUNT	SOURCE	
Spouse AMOUNT	SOURCE	
AMOUNT		
AMOUNT  03. PAYMENTS TO CREDIT	TORS:	
AMOUNT  03. PAYMENTS TO CREDIT  Complete a. or b. as appropria. INDIVIDUAL OR JOINT If services, and other debts to value of all property that con that were made to a creditor an approved nonprofit budge	riate, and c.  DEBTOR(S) WITH PRIMARILY CONSUMER DE any creditor made within 90 days immediately p istitutes or is affected by such transfer is not less on account of a domestic support obligation or acting and creditor counseling agency. (Married of	BTS: List all payments on loans, installment purchases o oceeding the commencement of this case if the aggregat than \$600.00. Indicate with an asterisk (*) any payments spart of an alternative repayment schedule under a plan ebtors filing under chapter 12 or chapter 13 must include ess the spouses are separated and a joint petition is not

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Transfers
 Amount Paid or Value of Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OFNATURECOURTSTATUSSUIT ANDOFOF AGENCYOFCASE NUMBERPROCEEDINGAND LOCATIONDISPOSITION

Debtor v. unknown driver (hit and run)

Hit-and-run automobile accident, debtor was pedestrian who was struck.

None Pending

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of **Property** 

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

to Debtor, If Any

Date of

Description and Value of Gift

or Organization

Relationship

Gift

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

1,800.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the

Name and Address of Payee

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 Date of Payment, Name of Payer if Other Than Debtor

2007

Amount of Money or description and Value of Property

\$50.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank<br/>or Other DepositoryNames & Addresses of Those With<br/>Access to Box or depositoryDescription of<br/>ContentsDate of Transfer or<br/>Surrender, if Any

# Document Page 27 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

**Attorney for Debtor: Frank C. Hernandez** 

13. SETOFFS:			
of this case. (Married debtors filing		deposit of the debtor within 90 days pre include information concerning either opetition is not filed.)	-
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON: er person that the debtor holds or contri	nle .	
	•		
Name and Address of Owner	Description and Value of Property	Location of Property	
	(3) years immediately preceding the co	ommencement of this case, list all premis this case. If a joint petition is filed, repor	
or olarior opodoor	Name	Dates of	
Address	Used	Occupancy	
16. SPOUSES and FORMER SF	POUSES:		

Name

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition Case 08-05138 Doc 1 Filed 03/04/08 Entered 03/04/08 17:04:12 Page 29 of 38 Document

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Name & Last Four Digits of

Soc. Sec. No./Complete EIN or

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE
Х

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

of

	Address	Business	Ending Dates
h. Identify any business listed	in subdivision a., above, that is "single a	perent real actata" as defined in 11 LIS	SC 101
b. Identity any business listed	in subdivision a., above, that is single a	assetteal estate as defined in 11 oc	JO 101.
Name	Address		
has been, within six years imm executive, or owner of more that	be completed by every debtor that is a ediately preceding the commencement an 5 percent of the voting or equity secu or self-employed in a trade, profession, or	of this case, any of the following: an urities of a corporation; a partner, other	officer, director, managing er than a limited partner, of a

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised

**Dates Services** 

Rendered

the keeping of books of account and records of the debtor.

Name and Address Beginning

and

# Document Page 30 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.    Date			
Name Address Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and record free debtor. If any of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was used by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  10. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  22. In the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of			receding the filing of this bankruptcy case have audited the book
19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor. If any of the books of account and recoff the debtor in the books of account and recoff the debtor. If any of the books of account and recoff the debtor in the books of account and recoff the debtor. If any of the books of account and recoff the debtor in the books of account and recoff the debtor in the books of account and recoff the debtor in the books of account and recoff the debtor in the books of account and recoff the debtor in the books of account and recoff the debtor in the books of account and recoff the debtor in the books of account and recoff the account and recoff the books of account and recoff the account and recoff the books of account and recoff the debtor in the books of account and recoff the books of account and recoff the books of account and recoff the account and recoff the books of the books of account and recoff the books of the books of account and recoff the books of the books	-		
Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was sued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Date Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory  of Supervisor Dollar Amount of Inventory (specify cost, market of other basis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory of Inventory (specify cost, market of other basis)  Date Name and Addresses of Custodian of Inventory (specify cost, market of other basis)	Name	Address	Rendered
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement we ssued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and Address Date Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory of Inventory Of Inventory (specify cost, market of other basis)  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of			
Name and Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory of Inventory (specify cost, market of other basis)  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of	Name	Address	
Name and Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other basis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory of Inventory (specify cost, market of other basis)  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of	19d List all financial instit	tutions creditors and other parties including n	nercantile and trade agencies, to whom a financial statement wa
Address Issued  20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other Inventory basis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of		•	——————————————————————————————————————
20. INVENTORIES  List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, at the dollar amount and basis of each inventory.  Date Inventory Dollar Amount of Inventory (specify cost, market of other lastis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date Name and Addresses of Custodian of Inventory  Partners, Officers, Directors and Shareholders:  a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of			
Date of Inventory Supervisor Dollar Amount of Inventory (specify cost, market of other basis)  D. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  Date of Inventory Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of			ne of the person who supervised the taking of each inventory, and
of Inventory  Supervisor  Supervisor  Supervisor  Supervisor  Date of Inventory  Name and Addresses of Custodian of Inventory  Partnership, list nature and percentage of interest of each member of the partnership.  Name  Nature  Nature  Supervisor  (specify cost, market of other basis)			Dollar Amount of Inventory
Date Name and Addresses of Custodian of Inventory Name Nature Percentage of Name Percentage of Nature Percentage Nature Percen	of	·	(specify cost, market of other
Date of Inventory  Name and Addresses of Custodian of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name  Nature  Percentage of	inventory	Supervisor	basis)
of Inventory of Inventory Records  21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of	b. List the name and addi	ress of the person having possession of the re	cords of each of the inventories reported in a., above.
21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:  a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of			
a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.  Name Nature Percentage of	2	22.16., 1.666.46	
Name Nature Percentage of	21. CURRENT PARTNE	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:
· · · · · · · · · · · · · · · · · · ·	a. If the debtor is a partne	ership, list nature and percentage of interest of	each member of the partnership.
	Name and Address	Nature of Interest	Percentage of Interest

# Document Page 31 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

21. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHA	REHOLDERS:	
a. If the debtor is a partnership, list	nature and percentage of interes	st of each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
21b. If the debtor is a corporation, I controls, or holds 5% or more of the		corporation; and each stockholder who directly one corporation.	or indirectly owns,
Name		Nature and Percentage of	
and Address	Title	Stock Ownership	
22. FORMER PARTNERS, OFFIC	·	nership interest of each member of the partners	hip.
	·		hip.
If the debtor is a partnership, list the	e nature and percentage of part  Address  ist all officers, or directors whos	nership interest of each member of the partners	
If the debtor is a partnership, list the Name  22b. If the debtor is a corporation, I immediately preceding the commer Name and Address  23. WITHDRAWALS FROM A PAR	Address  Address  ist all officers, or directors whose the case.  Title  RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or directors, and the case is the case.	Date of Withdrawal  e relationship with the corporation terminated wi	ithin one (1) year
If the debtor is a partnership, list the Name  22b. If the debtor is a corporation, I immediately preceding the commer Name and Address  23. WITHDRAWALS FROM A PAR If the debtor is a partnership or corporm, bonuses, loans, stock redemparts in the debtor is a partnership or corporm, bonuses, loans, stock redemparts in the debtor is a partnership or corporm, bonuses, loans, stock redemparts in the debtor is a partnership or corporm, bonuses, loans, stock redemparts in the debtor is a partnership or corporm, bonuses, loans, stock redemparts in the debtor is a partnership or corporation.	Address  Address  ist all officers, or directors whose the case.  Title  RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or directors, and the case is the case.	Date of Withdrawal  e relationship with the corporation terminated wi  Date of Termination  N BY A COPORATION: istributions credited or given to an insider, include	ithin one (1) year

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## STATEMENT OF FINANCIAL AFFAIRS

NONE X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation

**Taxpayer** Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund

**TaxPayer** Identification Number (EIN)

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 02/19/2008 /s/ Chester John Doboszewski

Chester John Doboszewski

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 33 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Attorney for Debtor: Frank C. Hernandez

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

**Creditor's Name** 

Intention

#### PROPERTY TO BE RETAINED

Computer equipment

Dell Preferred
Bankruptcy Department
PO Box 6403
Carol Stream IL 60197

Reaff @ Fair Market Value

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

#### I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/19/2008

PFG Record #

/s/ Chester John Doboszewski
Chester John Doboszewski

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 34 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski, Debtor

Attorney for Debtor: Frank C. Hernandez

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	AMOUNTS SCHEDULED				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$14,590	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$1,800	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$25,500	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$970
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,548
TOTALS			\$ 14,590 TOTAL ASSETS	\$ 27,300 TOTAL LIABILITIES	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Chester John Doboszewski / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Frank C. Hernandez

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

### State the following:

Average Income (from Schedule I, Line 16)	\$ 970.00
Average Expenses (from Schedule J, Line 18)	\$ 1,548.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,369.69

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,800.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 25,500.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 27,300.00

## Document Page 36 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski Debtor

Bankruptcy Docket #:

**Attorney for Debtor: Frank C. Hernandez** 

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

02/19/2008 Dated:

/s/ Chester John Doboszewski

X Date & Sign

Chester John Doboszewski

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 37 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chester John Doboszewski / Debtor

Attorney for Debtor: Frank C. Hernandez

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/19/2008 /s/ Chester John Doboszewski
Chester John Doboszewski

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Chester John Doboszewski Debtor

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 02/19/2008 /s/ Chester John Doboszewski

Chester John Doboszewski

**~** 

Sign & Date Here



Sign & Date Here

Dated: 03/03/2008 /s/ Frank C. Hernandez

Attorney: Frank C. Hernandez Bar No: 10621034

PFG Record # 319217